

**UNITED STATES BANKRUPTCY COURT FOR THE  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

<b>In re:</b>	)	<b>Chapter 7</b>
	)	
<b>RANDY A SCHULTZ AND CHERYL L</b>	)	
<b>EISNER-SCHULTZ</b>	)	<b>Bankruptcy No. 16-39496</b>
	)	
	)	<b>Honorable Jack B. Schmetterer</b>
<b>Debtors.</b>	)	

**CERTIFICATE OF SERVICE**

The undersigned certifies that on January 12, 2018, she caused a copy of the attached Notice of Trustee's Final Report and Applications for Compensation and Deadline to Object (NFR) to be served upon each person shown on the attached service list by first class United States mail, with postage prepaid. Those marked with an \* were served via the Court's ECF System.

Date: January 12, 2018

/s/ Rachel A. Leibowitz  
Paralegal

Lakelaw  
53 W. Jackson Blvd., Suite 1115  
Chicago, Illinois 60604  
312.360.1501

**SERVICE LIST**

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

Quantum3 Group LLC as agent for  
GPCC I LLC  
PO Box 788  
Kirkland, WA 98083-0788

Capital One Bank (USA), N.A.  
by American InfoSource LP as agent  
PO Box 71083  
Charlotte, NC 28272-1083

Capital One Bank (USA), N.A.  
by American InfoSource LP as agent  
PO Box 71083  
Charlotte, NC 28272-1083

Capital One Bank (USA), N.A.  
by American InfoSource LP as agent  
PO Box 71083  
Charlotte, NC 28272-1083

Sterling Jewelers Inc.  
c/o Five Lakes Agency, Inc.  
P.O. Box 80730  
Rochester, MI 48308-0730

American Express Centurion Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk VA 23541

PYOD, LLC its successors as assignee of  
FNBM, LLC  
Resurgent Capital Services

PO Box 10587  
Greenville, SC 29603-0587

Prosper Marketplace Inc.  
C/O WEINSTEIN & RILEY, PS  
2001 WESTERN AVENUE, STE 400  
SEATTLE, WA 98121

Portfolio Recovery Associates, LLC  
Successor to SYNCHRONY BANK  
(HOME DESIGN)  
POB 41067  
Norfolk, VA 23541

Randy A Schultz  
863 E. Coach Road  
Unit 2  
Palatine, IL 60074

Cheryl L Eisner-Schultz  
863 E. Coach Road  
Unit 2  
Palatine, IL 60074

Lynda Wesley\*  
Law Office of Lynda Wesley  
800 E Northwest Hwy Ste 700  
Palatine, IL 60074

United States Trustee Patrick S. Layng\*  
Office of the United States Trustee  
219 South Dearborn Street, Suite 873  
Chicago, IL 60604

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Case No. 16-39496
	§	
RANDY A SCHULTZ	§	
CHERYL L EISNER-SCHULTZ	§	
	§	
Debtor(s)	§	

---

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 02/27/2018, in Courtroom 682, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 01/12/2018

By: /s/ David P. Leibowitz

Trustee

David P. Leibowitz  
53 West Jackson Boulevard, Suite 1115  
Chicago, IL 60604

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Case No. 16-39496
	§	
RANDY A SCHULTZ	§	
CHERYL L EISNER-SCHULTZ	§	
	§	
Debtor(s)	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	<u>\$14,100.00</u>
<i>and approved disbursements of</i>	<u>\$539.67</u>
<i>leaving a balance on hand of<sup>1</sup>:</i>	<u>\$13,560.33</u>

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors:	<u>\$0.00</u>
Remaining balance:	<u>\$13,560.33</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$2,160.00	\$0.00	\$2,160.00
David P. Leibowitz, Trustee Expenses	\$32.24	\$0.00	\$32.24
Lakelaw, Attorney for Trustee Fees	\$2,015.00	\$0.00	\$2,015.00
Lakelaw, Attorney for Trustee Expenses	\$73.73	\$0.00	\$73.73
Total - Auctioneer's Commission, Auctioneer for Trustee Fees	\$440.00	\$440.00	\$0.00
Total - Auctioneer's Insurance, Auctioneer for Trustee Expenses	\$41.00	\$41.00	\$0.00

Total to be paid for chapter 7 administrative expenses:	<u>\$4,280.97</u>
Remaining balance:	<u>\$9,279.36</u>

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00  
 Remaining balance: \$9,279.36

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
 Remaining balance: \$9,279.36

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$32,738.92 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 28.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Discover Bank	\$4,529.10	\$0.00	\$1,283.70
2	Quantum3 Group LLC as agent for	\$332.97	\$0.00	\$94.38
3	Capital One Bank (USA), N.A.	\$12,964.89	\$0.00	\$3,674.71
4	Capital One Bank (USA), N.A.	\$2,224.78	\$0.00	\$630.58
5	Capital One Bank (USA), N.A.	\$2,586.43	\$0.00	\$733.09
6	Sterling Jewelers Inc.	\$959.88	\$0.00	\$272.06
7	American Express Centurion Bank	\$1,106.39	\$0.00	\$313.59
8	Synchrony Bank	\$415.30	\$0.00	\$117.71
9	PYOD, LLC its successors and assigns as assignee	\$0.00	\$0.00	\$0.00
9A	PYOD, LLC its successors and assigns as assignee of FNBM, LLC	\$988.34	\$0.00	\$280.13

10	Prosper Marketplace Inc.	\$3,913.59	\$0.00	\$1,109.25
11	Portfolio Recovery Associates, LLC	\$2,717.25	\$0.00	\$770.16

Total to be paid to timely general unsecured claims: \$9,279.36  
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00  
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00  
Remaining balance: \$0.00

Prepared By: /s/ David P. Leibowitz  
Trustee

David P. Leibowitz  
53 West Jackson Boulevard, Suite 1115  
Chicago, IL 60604

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.